

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Western District of Wisconsin

In re **Michael E. Krueger,**
Meg B. Krueger

Debtors

Case No. **3-13-14389**

Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	178,000.00		
B - Personal Property	Yes	4	25,371.47		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	3		258,430.75	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		11,382.94	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		58,644.88	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,823.22
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,850.27
Total Number of Sheets of ALL Schedules		25			
Total Assets			203,371.47		
Total Liabilities				328,458.57	

United States Bankruptcy Court
Western District of Wisconsin

In re **Michael E. Krueger,**
Meg B. Krueger

Debtors

Case No. **3-13-14389**

Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	11,382.94
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	696.82
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	12,079.76

State the following:

Average Income (from Schedule I, Line 16)	5,823.22
Average Expenses (from Schedule J, Line 18)	4,850.27
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	9,070.91

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		67,269.78
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	11,163.15	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		219.79
4. Total from Schedule F		58,644.88
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		126,134.45

B6A (Official Form 6A) (12/07)

In re **Michael E. Krueger,
Meg B. Krueger**

Case No. **3-13-14389**

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Single Family Residence N8097 Lac La Belle Drive Oconomowoc, WI 53066 (value is based on September 20, 2013 appraisal by Fritz Cape for \$178,000; the 2012 tax assessed FMV was \$210,200 which debtors believe is overstated)	Fee simple	J	178,000.00	245,269.78

Sub-Total > **178,000.00** (Total of this page)

Total > **178,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Michael E. Krueger,
Meg B. Krueger**Case No. **3-13-14389**

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account *6183 Ixonix Bank	J	341.56
		Savings Account *8899 Ixonix Bank	J	2.09
		Savings Account *5505 Capital One 360	J	25.40
		Savings Account *8973 Capital One 360	J	25.42
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Beds; Dressers; Nightstands; Lamps; Alarm Clocks/Docking Stations; Other Bedroom Furniture; TVs; Sofas; Loveseat; Other Living Room Furniture; End Tables; Bookcase; Cabinet; Coffee Table; Video Game System; Blu-ray/DVD Player; Dining Table/Chairs; Desks; Computers/Tablets; Printer; Stove; Refrigerator; Freezers; Microwave Oven; Other Major Appliances/Furniture; Cookware/Utensils; Dishes; Vacuum Cleaner; Washer/Dryer; Patio Furniture; Lawnmower; Charcoal/Gas Grill; Snowblower; Pool Table/Cues; Slot Machine (broken); Other Miscellaneous Household Items	J	7,770.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous Books; Movie Collection; Pictures	J	650.00
6. Wearing apparel.		Personal Clothing	J	400.00
7. Furs and jewelry.		Wedding Rings; Other Rings; Watch; Necklace; Other Miscellaneous Jewelry Items	J	515.00

Sub-Total > **9,729.47**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Michael E. Krueger,
Meg B. Krueger**

Case No. **3-13-14389**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.		Camera/Electronic Equipment; Camping Equipment; Bike; Miscellaneous Gardening Tools; Miscellaneous Power/Hand Tools; Fishing Equipment	J	490.00
		Rifles/Other Firearms	J	750.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Pension through Union Local 599 Mason/Bricklayer (available at retirement age)	H	1.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		50% Ownership Interest/Shareholder Interest in ASMK Enterprises, Inc. (Wisconsin corporation engaged in the business of providing accounting, income tax preparation and payroll services to individuals and businesses; Meg B. Krueger is 1 of 2 shareholders who are also the only employees)	W	1.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			

Sub-Total > **1,242.00**
(Total of this page)

Sheet **1** of **3** continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Michael E. Krueger,
Meg B. Krueger**

Case No. **3-13-14389**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2008 Ford Explorer (134,000 miles)	J	7,500.00
		2006 Ford F150 (129,000 miles)	J	6,800.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			

Sub-Total > **14,300.00**
(Total of this page)

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Michael E. Krueger,
Meg B. Krueger**

Case No. **3-13-14389**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	Dog		J	100.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **100.00**
(Total of this page)
Total > **25,371.47**

(Report also on Summary of Schedules)

Sheet **3** of **3** continuation sheets attached
to the Schedule of Personal Property

B6C (Official Form 6C) (4/13)

In re **Michael E. Krueger,
Meg B. Krueger**

Case No. **3-13-14389**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(2)

☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Single Family Residence N8097 Lac La Belle Drive Oconomowoc, WI 53066 (value is based on September 20, 2013 appraisal by Fritz Cape for \$178,000; the 2012 tax assessed FMV was \$210,200 which debtors believe is overstated)	11 U.S.C. § 522(d)(1)	18,600.00	178,000.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking Account *6183 Ixon Bank	11 U.S.C. § 522(d)(5)	341.56	341.56
Savings Account *8899 Ixon Bank	11 U.S.C. § 522(d)(5)	2.09	2.09
Savings Account *5505 Capital One 360	11 U.S.C. § 522(d)(5)	25.40	25.40
Savings Account *8973 Capital One 360	11 U.S.C. § 522(d)(5)	25.42	25.42
Household Goods and Furnishings			
Beds; Dressers; Nightstands; Lamps; Alarm Clocks/Docking Stations; Other Bedroom Furniture; TVs; Sofas; Loveseat; Other Living Room Furniture; End Tables; Bookcase; Cabinet; Coffee Table; Video Game System; Blu-ray/DVD Player; Dining Table/Chairs; Desks; Computers/Tablets; Printer; Stove; Refrigerator; Freezers; Microwave Oven; Other Major Appliances/Furniture; Cookware/Utensils; Dishes; Vacuum Cleaner; Washer/Dryer; Patio Furniture; Lawnmower; Charcoal/Gas Grill; Snowblower; Pool Table/Cues; Slot Machine (broken); Other Miscellaneous Household Items	11 U.S.C. § 522(d)(3)	7,770.00	7,770.00
Books, Pictures and Other Art Objects; Collectibles			
Miscellaneous Books; Movie Collection; Pictures	11 U.S.C. § 522(d)(3)	650.00	650.00
Wearing Apparel			
Personal Clothing	11 U.S.C. § 522(d)(3)	400.00	400.00
Furs and Jewelry			
Wedding Rings; Other Rings; Watch; Necklace; Other Miscellaneous Jewelry Items	11 U.S.C. § 522(d)(4)	515.00	515.00

B6C (Official Form 6C) (4/13) -- Cont.

In re **Michael E. Krueger,
Meg B. Krueger**

Case No. **3-13-14389**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u>			
Camera/Electronic Equipment; Camping Equipment; Bike; Miscellaneous Gardening Tools; Miscellaneous Power/Hand Tools; Fishing Equipment	11 U.S.C. § 522(d)(3)	490.00	490.00
Rifles/Other Firearms	11 U.S.C. § 522(d)(5)	750.00	750.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
Pension through Union Local 599 Mason/Bricklayer (available at retirement age)	11 U.S.C. § 522(d)(10)(E)	100%	1.00
<u>Stock and Interests in Businesses</u>			
50% Ownership Interest/Shareholder Interest in ASMK Enterprises, Inc. (Wisconsin corporation engaged in the business of providing accounting, income tax preparation and payroll services to individuals and businesses; Meg B. Krueger is 1 of 2 shareholders who are also the only employees)	11 U.S.C. § 522(d)(5)	12,000.00	1.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2008 Ford Explorer (134,000 miles)	11 U.S.C. § 522(d)(2)	3,675.00	7,500.00
2006 Ford F150 (129,000 miles)	11 U.S.C. § 522(d)(2)	3,675.00	6,800.00
<u>Animals</u>			
Dog	11 U.S.C. § 522(d)(3)	100.00	100.00

Total: **49,020.47** **203,371.47**

Sheet 1 of 1 continuation sheets attached to the Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Michael E. Krueger,
Meg B. Krueger**Case No. **3-13-14389**

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D	W I F E	J O I N T	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		Husband, Wife, Joint, or Community							
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN							
Account No. xxxxxxx0483; xxxx6318		Recorded 8/01/2006 Mortgage; Docket no. 1204258 Single Family Residence N8097 Lac La Belle Drive Oconomowoc, WI 53066 (value is based on September 20, 2013 appraisal by Fritz Cape for \$178,000; the 2012 tax assessed FMV was \$210,200)						199,775.78	21,775.78
Federal National Mortgage Association 3900 Wisconsin Avenue Northwest Washington, DC 20016	J				Value \$	178,000.00			
Account No.		Representing: Federal National Mortgage Association						Notice Only	
O'Dess and Associates, SC M. Abigail O'Dess 1414 Underwood Avenue, Suite 403 Wauwatosa, WI 53213					Value \$				
Account No.		Representing: Federal National Mortgage Association						Notice Only	
Seterus Inc Atten: Bankruptcy Department PO Box 2206 Grand Rapids, MI 49501-2206					Value \$				
Account No. xxxx4808		Opened 12/01/08 Last Active 6/05/13 Purchase Money Security 2008 Ford Explorer (134,000 miles)						7,299.00	0.00
Ford Motor Credit Corporation Ford Motor Credit PO Box 6275 Dearborn, MI 48121	H				Value \$	7,500.00			
Subtotal								207,074.78	21,775.78
(Total of this page)									

2 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Michael E. Krueger,
Meg B. Krueger**

Case No. **3-13-14389**

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.								
Ford Motor Credit Company PO Box 64400 Colorado Springs, CO 80962-4400			Representing: Ford Motor Credit Corporation				Notice Only	
			Value \$					
Account No.								
Ford Motor Credit Company c/o National Bankruptcy Service Center PO Box 537901 Livonia, MI 48153-7901			Representing: Ford Motor Credit Corporation				Notice Only	
			Value \$					
Account No. xxxx4673			Opened 12/01/08 Last Active 5/09/13					
Ford Motor Credit Corporation Ford Motor Credit PO Box 6275 Dearborn, MI 48121		W	Purchase Money Security 2006 Ford F150 (129,000 miles)					
			Value \$ 6,800.00				5,861.97	0.00
Account No.								
Ford Motor Credit Company PO Box 64400 Colorado Springs, CO 80962-4400			Representing: Ford Motor Credit Corporation				Notice Only	
			Value \$					
Account No.								
Ford Motor Credit Company c/o National Bankruptcy Service Center PO Box 537901 Livonia, MI 48153-7901			Representing: Ford Motor Credit Corporation				Notice Only	
			Value \$					
Subtotal (Total of this page)							5,861.97	0.00

Sheet **1** of **2** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Michael E. Krueger,
Meg B. Krueger**

Case No. **3-13-14389**

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx2574			Recorded 8/01/2006 Mortgage; Docket no. 1204259 Single Family Residence N8097 Lac La Belle Drive Oconomowoc, WI 53066 (value is based on September 20, 2013 appraisal by Fritz Cape for \$178,000; the 2012 tax assessed FMV was \$210,200					
Green Tree Servicing PO Box 6154 Rapid City, SD 57709		H	Value \$ 178,000.00				45,494.00	45,494.00
Account No.			Representing: Green Tree Servicing				Notice Only	
Green Tree PO Box 6172 Rapid City, SD 57709-6172			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							45,494.00	45,494.00
Total (Report on Summary of Schedules)							258,430.75	67,269.78

Sheet **2** of **2** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Michael E. Krueger,
Meg B. Krueger**

Case No. **3-13-14389**

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/13) - Cont.

In re **Michael E. Krueger,
Meg B. Krueger**

Case No. **3-13-14389**

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. *6585 Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346		J	2011 Income tax				7,248.25	48.25 7,200.00
Account No. *6585 Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346		J	2012 Income tax				1,956.00	0.00 1,956.00
Account No. *6585 Wisconsin Department of Revenue Mail Stop 4-206 PO Box 8901 Madison, WI 53708-8901		J	2011 Income tax				1,492.69	171.54 1,321.15
Account No. *6585 Wisconsin Department of Revenue Mail Stop 4-206 PO Box 8901 Madison, WI 53708-8901		J	2012 Income tax				686.00	0.00 686.00
Account No.								

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page)

219.79
11,382.94 **11,163.15**

Total
(Report on Summary of Schedules)

219.79
11,382.94 **11,163.15**

B6F (Official Form 6F) (12/07)

In re **Michael E. Krueger,
Meg B. Krueger**Case No. **3-13-14389**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx0050 Asset Management Services, Inc. PO Box 5130 Elm Grove, WI 53122-5130	J	Collecting for Advanced Disposal 2				187.61
Account No. xxxxxxxxxx4522 Bank of America PO Box 982235 El Paso, TX 79998	H	Opened 1/01/08 Last Active 6/21/13 Check Credit or Line of Credit				20,361.00
Account No. xxxxxxxxxxxx2752 Bank of America PO Box 982235 El Paso, TX 79998	H	Opened 1/01/07 Last Active 5/17/13 Credit Card				2,817.00
Account No. Bank of America NA 101 South Tryon Street Charlotte, NC 28202	J	Additional Notice				0.00
Subtotal (Total of this page)						23,365.61

7 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Michael E. Krueger,
Meg B. Krueger**

Case No. **3-13-14389**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx2780	W	Opened 10/01/10 Last Active 6/14/13 Collection Attorney HSBC Consumer Lending USA, Inc. (acct no. 9417 0523 5427 75)				11,847.37
CACH LLC/Square Two Financial Attention: Bankruptcy 4340 South Monaco St. 2nd Floor Denver, CO 80237						
Account No.		Representing: CACH LLC/Square Two Financial				Notice Only
Law Office of Richard Clark, PLLC 3030 South Gessner Suite #200 Houston, TX 77063						
Account No. xxxxxxxxxxxx6753	H	Opened 5/01/13 Last Active 7/06/13 Credit Card				454.00
Capital 1 Bank Attn: Bankruptcy Dept. PO Box 30285 Salt Lake City, UT 84130						
Account No. xxxx xxxx xxxx 3699	W	Opened 6/01/07 Last Active 5/23/13 Credit Card				5,111.00
Chase PO Box 15298 Wilmington, DE 19850						
Account No. xxxx xxxx xxxx 1547	W	Opened 5/01/09 Last Active 6/17/13 Credit Card				4,973.00
Citibank SD, NA Attn: Centralized Bankruptcy PO Box 20363 Kansas City, MO 64195						
Sheet no. <u>1</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			22,385.37

B6F (Official Form 6F) (12/07) - Cont.

In re **Michael E. Krueger,
Meg B. Krueger**

Case No. **3-13-14389**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D W I F E J O I N T C O M M U N I T Y	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			Additional Notice				
Citibank SD, NA Box 6500 Sioux Falls, SD 57117		J					0.00
Account No. xxxx xxxx xxxx 2668			Opened 2/01/07 Last Active 6/14/13 Credit Card				
Discover Financial Services LLC PO Box 15316 Wilmington, DE 19850		J					5,215.00
Account No.			Additional Notice				
Discover Financial Services LLC PO Box 30943 Salt Lake City, UT 84130		J					0.00
Account No.			Collecting for CACH, LLC; original creditor HSBC Consumer Lending USA, Inc				
Law Office of Richard Clark, PLLC 3030 South Gessner Suite #200 <input type="checkbox"/> <input type="checkbox"/> Houston, TX 77063		W					0.00
Account No. xxx1096			Med1 02 Oconomowoc Memorial Hosp 520				
PR Mgmt. 741 N Grand Ave Waukesha, WI 53186		W					890.00
Sheet no. 2 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							6,105.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Michael E. Krueger,
Meg B. Krueger**

Case No. **3-13-14389**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx1319 PR Mgmt. 741 N Grand Ave Waukesha, WI 53186	W	Med1 02 Oconomowoc Memorial Hosp 520				489.00
Account No. xxx8354 PR Mgmt. 741 N Grand Ave Waukesha, WI 53186		Med1 02 Prohealth Care Medical Assoc				459.00
Account No. xxx3084 PR Mgmt. 741 N Grand Ave Waukesha, WI 53186	H	Med1 02 Prohealth Care Medical Assoc				274.00
Account No. xxx5173 PR Mgmt. 741 N Grand Ave Waukesha, WI 53186		Med1 02 Oconomowoc Memorial Hosp 520				160.00
Account No. xxx9800 PR Mgmt. 741 N Grand Ave Waukesha, WI 53186	W	Med1 02 Oconomowoc Memorial Hosp 520				148.00
Sheet no. 3 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,530.00

In re **Michael E. Krueger,
Meg B. Krueger**Case No. **3-13-14389**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xx7463 PR Mgmt. 741 N Grand Ave Waukesha, WI 53186	W	Med1 02 Oconomowoc Memorial Hosp 520				68.00
Account No. xxx3904 PR Mgmt. 741 N Grand Ave Waukesha, WI 53186	W	Med1 02 Oconomowoc Memorial Hosp 520				28.00
Account No. xxx3451 PR Mgmt. 741 N Grand Ave Waukesha, WI 53186	W	Med1 02 Oconomowoc Memorial Hosp 520				20.00
Account No. xxx0925 PR Mgmt. 741 N Grand Ave Waukesha, WI 53186	W	Med1 02 Oconomowoc Memorial Hosp 520				13.00
Account No. xxx2661 PR Mgmt. 741 N Grand Ave Waukesha, WI 53186	W	Med1 02 Waukesha Memorial Hosp 5198				7.00
Sheet no. 4 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 136.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Michael E. Krueger,
Meg B. Krueger**

Case No. **3-13-14389**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx0114 PR Mgmt. 741 N Grand Ave Waukesha, WI 53186	H	Med1 02 Prohealth Care Medical Assoc				15.00
Account No. xx9886 ProHealth Care PO Box 3475 Toledo, OH 43607-0475	J	2013 Medical Expense				236.00
Account No. ProHealth Care PO Box 3166 Milwaukee, WI 53201	J	Additional Notice				0.00
Account No. xx5227 ProHealth Care PO Box 3475 Toledo, OH 43607-0475	J	2013 Medical Expense				618.00
Account No. ProHealth Care Medical Centers 785 Summit Avenue Oconomowoc, WI 53066	J	2013 Medical Expense				15.00
Sheet no. 5 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						884.00
Subtotal (Total of this page)						884.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Michael E. Krueger,
Meg B. Krueger**

Case No. **3-13-14389**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. ProHealth Care Medical Centers 785 Summit Avenue Oconomowoc, WI 53066	J	2013 Medical Expense				48.51
Account No. ProHealth Care Medical Centers 785 Summit Avenue Oconomowoc, WI 53066	H	2013 Medical Expense				680.00
Account No. ProHealth Care Medical Centers 785 Summit Avenue Oconomowoc, WI 53066	W	2013 Medical Expense				236.00
Account No. xxx xx7193 Radiology Waukesha, SC PO Box 1790 Brookfield, WI 53008-1790	J	2013 Medical Expense				59.00
Account No. Radiology Waukesha, SC PO Box 1790 Brookfield, WI 53008-1790	J	2013 Medical Expense				19.57
Sheet no. 6 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,043.08

B6F (Official Form 6F) (12/07) - Cont.

In re **Michael E. Krueger,
Meg B. Krueger**

Case No. **3-13-14389**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxxxxxxx1004 Sallie Mae Attn: Claims Department PO Box 9500 Wilkes-Barre, PA 18773	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. Opened 10/01/99 Last Active 5/28/13 Educational				348.36
Account No. xxxxxxxxxxxxxxxxxxx0827 Sallie Mae Attn: Claims Department PO Box 9500 Wilkes-Barre, PA 18773	W	Opened 8/01/98 Last Active 5/28/13 Educational				348.46
Account No. xxxxxxxxxxxxx5210 Sears/CBNA PO Box 6282 Sioux Falls, SD 57117	W	Opened 10/01/95 Last Active 5/23/13 Charge Account				1,719.00
Account No. xxxxxx8130 WE Energies Attn: Bankruptcy Dept. - A130 PO Box 2046 Milwaukee, WI 53201-2046	J	Opened 9/01/06 Last Active 8/30/13 Utility Services				780.00
Account No. 						
Sheet no. <u>7</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 3,195.82
Total (Report on Summary of Schedules)						58,644.88

In re **Michael E. Krueger,
Meg B. Krueger**

Case No. **3-13-14389**

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

B6H (Official Form 6H) (12/07)

In re **Michael E. Krueger,
Meg B. Krueger**

Case No. **3-13-14389**

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **Michael E. Krueger**
Meg B. Krueger

Case No. **3-13-14389**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): Son	AGE(S): 3 years
Employment:	DEBTOR	SPOUSE
Occupation	Cement Finisher	Self Employed/Accountant
Name of Employer	D C Burbach Inc.	ASMK Enterprises Inc.
How long employed	1 month	4 years
Address of Employer	W228 N2762 Duplainville Road Waukesha, WI 53186	6015 S. 27th Street Greenfield, WI 53221

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 3,974.00	\$ 2,619.17
2. Estimate monthly overtime	\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 3,974.00	\$ 2,619.17
--------------------	--------------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify):

\$ 1,311.92	\$ 200.37
\$ 0.00	\$ 0.00
\$ 357.66	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 1,669.58	\$ 200.37
--------------------	------------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 2,304.42	\$ 2,418.80
--------------------	--------------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ 0.00	\$ 0.00
----------------	----------------

8. Income from real property

\$ 0.00	\$ 0.00
----------------	----------------

9. Interest and dividends

\$ 0.00	\$ 0.00
----------------	----------------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ 0.00	\$ 0.00
----------------	----------------

11. Social security or government assistance

(Specify):

\$ 0.00	\$ 0.00
----------------	----------------

12. Pension or retirement income

\$ 0.00	\$ 0.00
----------------	----------------

13. Other monthly income

(Specify): **Estimated Net ASMK Enterprises, Inc Distributions**

\$ 0.00	\$ 1,100.00
----------------	--------------------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 0.00	\$ 1,100.00
----------------	--------------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 2,304.42	\$ 3,518.80
--------------------	--------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 5,823.22

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Mike's income as shown above is an estimated average of anticipated wages during 7 months of full time employment (\$5,690/month x 7 = \$39,830) plus 5 months of anticipated unemployment compensation (@ \$363/week or \$1,571.79/month x 5 = \$7,858.95) yielding an estimated total \$47,688.95/12 = \$3,974 for a gross average monthly projected income.

B6J (Official Form 6J) (12/07)

In re **Michael E. Krueger**
Meg B. Krueger

Case No. **3-13-14389**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,545.27
a. Are real estate taxes included?	Yes <u>X</u> No <u> </u>	
b. Is property insurance included?	Yes <u>X</u> No <u> </u>	
2. Utilities:		
a. Electricity and heating fuel	\$	275.00
b. Water and sewer	\$	55.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	300.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	580.00
5. Clothing	\$	200.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	225.00
8. Transportation (not including car payments)	\$	825.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	10.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	100.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	510.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,850.27
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Debtor's mortgage payment increases by \$455.25/month starting in September 2016.		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	5,823.22
b. Average monthly expenses from Line 18 above	\$	4,850.27
c. Monthly net income (a. minus b.)	\$	972.95

B6J (Official Form 6J) (12/07)

In re **Michael E. Krueger**
Meg B. Krueger

Case No. **3-13-14389**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Utility Expenditures:

Cellular Telephone	\$	120.00
Garbage/Soft Water	\$	50.00
Cable/Internet	\$	130.00
Total Other Utility Expenditures	\$	300.00

Other Expenditures:

Miscellaneous Personal Expenses	\$	100.00
Miscellaneous Pet Expenses	\$	60.00
Child Care/Day Care	\$	350.00
Total Other Expenditures	\$	510.00

**United States Bankruptcy Court
Western District of Wisconsin**In re **Michael E. Krueger**
Meg B. Krueger

Debtor(s)

Case No. **3-13-14389**Chapter **13****DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 27 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date September 30, 2013Signature /s/ Michael E. Krueger**Michael E. Krueger**

Debtor

Date September 30, 2013Signature /s/ Meg B. Krueger**Meg B. Krueger**

Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (04/13)

United States Bankruptcy Court
Western District of Wisconsin

In re **Michael E. Krueger**
Meg B. Krueger

Debtor(s)

Case No. **3-13-14389**
Chapter **13**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$38,498.54	2013 YTD Wages (Michael)
\$23,245.00	2013 YTD Wages (Meg)
\$14,500.00	2013 YTD Gross Business Distributions
\$74,475.77	2012 Wages (Michael)
\$38,300.00	2012 Wages (Meg)
\$18,998.00	2012 Gross Business Income (net \$18,813)
\$58,507.00	2011 Wages (Michael)
\$40,785.00	2011 Wages (Meg)
\$24,050.00	2011 Gross Business Income (net \$23,395)

B7 (Official Form 7) (04/13)

2

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$726.00	2013 Unemployment Compensation (Mike)
\$1,248.00	2011 Unemployment Compensation

3. Payments to creditors

None ☐ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Bank of America PO Box 982235 El Paso, TX 79998	6/05/2013	\$700.00	\$20,361.00

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	------------------------------------	--	-----------------------

None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	-----------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Federal National Mortgage Association vs. Mike E Krueger et al; 2013CV000483	Foreclosure of Mortgage	State of Wisconsin : Circuit Court : Jefferson County	Litigation Pending

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B7 (Official Form 7) (04/13)

3

- None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

**Wisconsin Department of Revenue
Mail Stop 4-206
PO Box 8901
Madison, WI 53708-8901**

DATE OF SEIZURE

1/2013 - 7/2013

DESCRIPTION AND VALUE OF
PROPERTY

Wage Garnishment; \$1,558.55

5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF
CREDITOR OR SELLER

DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF
ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CUSTODIAN

NAME AND LOCATION
OF COURT
CASE TITLE & NUMBER

DATE OF
ORDER

DESCRIPTION AND VALUE OF
PROPERTY

7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF
PERSON OR ORGANIZATION

RELATIONSHIP TO
DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND
VALUE OF GIFT

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE
OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF
LOSS WAS COVERED IN WHOLE OR IN PART
BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

B7 (Official Form 7) (04/13)

4

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Todd C. Esser & Associates 11805 W. Hampton Avenue Milwaukee, WI 53225	9/04/2013 (\$1,400)	\$1,001 Attorney Fees Retainer plus \$281 Court Filing Fee plus \$30 Court Filing Fee for extra creditors plus \$53 Credit Report plus \$35 Copy of Recorded Deed and Mortgages

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
---	------	---

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
----------------------------------	---------------------------	---

11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--	---------------------------------------

12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
---	---	----------------------------	--

13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

5

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Minor Child	Custodial Savings Account *5406; \$2.95	Ixon Bank

15. Prior address of debtor

None ☒ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
---------	-----------	--------------------

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

B7 (Official Form 7) (04/13)

6

18 . Nature, location and name of business

None

☐

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
ASMK Enterprises, Inc.	xx-xxx8028	6015 S. 27th Street Greenfield, WI 53221	Accounting Services (including tax return preparation and payroll services)	6/01/2009 - present

None

☐

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

B7 (Official Form 7) (04/13)

7

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 30, 2013

Signature /s/ Michael E. Krueger
Michael E. Krueger
Debtor

Date September 30, 2013

Signature /s/ Meg B. Krueger
Meg B. Krueger
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
Western District of Wisconsin

In re **Michael E. Krueger**
Meg B. Krueger

Debtor(s)

Case No. **3-13-14389**
Chapter **13**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>3,500.00</u>
Prior to the filing of this statement I have received	\$	<u>1,001.00</u>
Balance Due	\$	<u>2,499.00</u>

2. \$ **281.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☐ Debtor ☒ Other (specify): **Inside Chapter 13 Plan as an Administrative Expense**

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidance, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **September 30, 2013**

/s/ Steven E. Berg State Bar No.

Steven E. Berg State Bar No. 1005755

Todd C. Esser & Associates

11805 W. Hampton Avenue

Milwaukee, WI 53225

(414) 461-7000 Fax: (414) 461-8860

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WISCONSIN**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court
Western District of Wisconsin**

In re	<u>Michael E. Krueger Meg B. Krueger</u>	Debtor(s)	Case No.	<u>3-13-14389</u>
			Chapter	<u>13</u>

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

<u>Michael E. Krueger Meg B. Krueger</u>	X <u>/s/ Michael E. Krueger</u>	<u>September 30, 2013</u>
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known) <u>3-13-14389</u>	X <u>/s/ Meg B. Krueger</u>	<u>September 30, 2013</u>
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
Western District of Wisconsin**

In re **Michael E. Krueger**
Meg B. Krueger

Debtor(s)

Case No. **3-13-14389**

Chapter **13**

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **September 30, 2013**

/s/ Michael E. Krueger

Michael E. Krueger

Signature of Debtor

Date: **September 30, 2013**

/s/ Meg B. Krueger

Meg B. Krueger

Signature of Debtor